IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: KARSTENDIEK, STEVEN L	
	CASE NO. 07-72443 MB
Debtor(s)	Judge Manuel Barbosa

Social Security/Employer Tax ID Number:

NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS FOR COMPENSATION, (AND HEARING ON THE ABANDONMENT OF PROPERTY BY THE TRUSTEE)

TO the Debtor(s), Creditors, and other Parties in Interest:

 NOTICE IS HEREBY GIVEN that the Trustee's Final Report has been filed and a hearing will be held

At: U.S. BANKRUPTCY COURT

211 South Court Street, Room 220

Rockford, IL 61101

on: October 29, 2008

at: 9:30 a.m.

- 2. The hearing will be held for the purpose of examining the Trustee's Final Report, ruling on any objections to the Final Report, ruling on applications for compensation and expenses, and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
- 3. The following applications for compensation have been filed:

	COMPENSATION		FEES NOW	
<u>APPLICANT</u>	<u>PREV</u>	IOUSLY PAID	REQUESTED	<u>EXPENSES</u>
JAMES E. STEVENS	\$	0.00 \$	1,889.46	
Trustee				
BARRICK, SWITZER,	\$	0.00 \$	1,598.00	
LONG, BALSLEY & VAN				
EVERA				
Trustee's Firm Legal				

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4. The Trustee's Final Report shows total:

a. Receipts \$ 11,394.60

b. Disbursements \$ 116.07

C. Net Cash Available for Distribution \$ 11,278.53

- 5. In addition to the fees, compensation and expenses that may be allowed by the Court, liens, priority claims, secured claims, and court costs which must be paid in advance of general unsecured creditors have been allowed in the amount of \$0.00. Assuming that all fees, compensation and expenses are allowed in the amounts requested, this leaves the total amount of \$7,791.07, to be distributed to the general unsecured creditors whose claims have been allowed. The total amount of unsecured claims which will share in the distribution is \$280,998,73, resulting in an approximate distribution of 2.77% to unsecured creditors.
- 6. The debtor has been discharged.
- 7. The Trustee proposed to abandon the following property at the hearing:

See assets described as property to be abandoned at case closing in Form 1 attached as Exhibit B.

DATE: _ 9-10-08

James E. Stevens

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Bankruptcy Noticing Center 2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

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The following entities were served by first class mail on Sep 25, 2008.

db +Steven L Karstendiek, 1712 Edgewood Court, Algonquin, IL 60102-4138

aty +Bruce L Wald, Tishler & Wald Ltd, 200 S Wacker Dr, Suite 3000, Chicago, IL 60606-5815

tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
                                 Rockford, IL 61108-2579
                            +AT&T, P.O. Box 8100, Aurora, IL 60507-8100
Advanta Bank, P.O. Box 8088, Philadelphia, PA 19101-8088
Advanta Bank, c/o Federated Financial, P.O. Box 2034, Farmington Hills, MI 48333-2034
+Alexanian Bros Medical Center, Malcom S. Gerald & Associates, 332 S. Michigan, Suite 60
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                                                                                                                                                                             332 S. Michigan, Suite 600,
11672720
                                 Chicago, IL 60604-4318
                             +American Family Insurance,
Newton, MA 02459-3208
11672721
                                                                                          c/o Credit Collection Services, Two Wells Ave., Dept. AmFam,
                            Newton, MA 02459-3208
+American Marketing & Publishing, P.O. Box 801, DeKalb, IL 60115-0801
+American Marketing & Publishing, c/o Transworld Systems, Inc., 25 NW Point Blvd., Suite 750, Elk Grove, Village, IL 60007-1058
Americollect, Inc., Nicolet Natural Artesian Water, P.O. Box 1566, Manitowoc, WI 54221-156
+Car Smart Automotive, Inc., 1077 E. Main Street, East Dundee, IL 60118-2483
Citibank South Dakota NA, P.O. Box 688907, Des Moines, Iowa 50368-8907
Citicorp Credit Card Services, Inc., P.O. Box 140516, Toledo, OH 43614-0516
Comdata, P.O. Box 100647, Atlanta, GA 30384-0647
+Dan Brenner Accounting & Tax Services, 1840 Shorewood Drive, Hoffman Estates, IL 60192-1025
Direct Energy, 101 Barnes Road Liberty Plaza, Walingford, CT 06492-4902
+Federated Financial Corp of America. 30955 Northwestern Highway.
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                                                                                                                                                                               25 NW Point Blvd., Suite 750,
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                             +Federated Financial Corp of America, 30955 Northwestern Highway, Farmington Hills, MI 48334-2580
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                              First American Bank, P.O. Box 0794, Elk Grove Village, IL 60009-0794
GE Consumer Finance, c/o Divine and Service, Ltd., 231 E. Main St., Suite 240,
11672733
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                             +GE Consumer Finance,
                             Round Rock, TX 78664-5272
+Harris Bank Barrington NA, 3800 Golf Road, Suite 300, Rolling Meadows, IL 60008-4005
+Heritage Bank of Schaumburg, c/o Baker Miller Markoff & Krasny, 29 N. Wacker Drive,
11672735
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                            Chicago, IL 60606-3221
+Illinois I Pass, 2700 Ogden Avenue, Downers Grove, IL 60515-1703
Minolta Business Center, P.O. Box 550599, Jacksonville, FL 32255-0599
Nicolet Natural Artesian Water, P.O. Box 1566, Manitowoc, WI 54221-1566
+Nicor Gas, P.O. Box 15618, Department 58, Wilmington, DE 19850-5618
North Shore Agency, Inc., c/o FedEx, P.O. Box 94515, Palatine, IL 60094-4515
Patrick & Jennifer Whitman, 2060 Aspen Drive, Algonquin, IL 60102-4287
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                             +Paychex, 4300 Weaver Parkway, Suite 100, Warrenville, IL 60555-3920
+Phantom Manufacturing International Limited, c/o Kozacky & Weitzel, P.C.,
55 West Monroe Street, Suite 2450, Chicago, IL 60603-5111
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                             +Phanton Manufacturing Int'l, c/o Kozacky & Weitzel,
                                                                                                                                                       55 W. Monroe St., Suite 4250,
                                 Chicago, IL 60603-5001
                             Phanton Manufacturing Int'l Ltd., 30451 Simpson Road, Abbotsford, B.C. V2T6C7
+RH Donnelly, c/o Thomas D. Cahse, 574 N. McLean Blvd Suite 2B, Elgin, IL 60123-3259
+RMS, c/o Yellow Transportation, 816hfield, OH 44286-0491
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                            Richfield, OH 44286-0491
+Rental Systems, LLC, 1141 E. Main Stret, Suite 100, East Dundee, IL 60118-2440
+SBC, c/o NCO Financial Systems, Inc., Two Wells Ave., Dept. AmFam, Newton, MA 02459-32
+Schock's Towing Service, Inc., P.O. Box 995, Dundee, IL 60118-0995
+Torres Credit Services, Inc., 27 Fairview Street, P.O. Box 189, Carlisle, PA 17013-018
+Travelers, 300 Abboretum Place, Suite 100, Richmond, VA 23236-3465
+US Bank, c/o Nova Information Systems, 7300 Chapman Highway, Knoxvillet TN 37920-6612
+United Collection Bureau, c/o Citicorp Credit Services, 5620 Southwyck Blvd, Suite 206,
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                                                                                                                                                                                             Newton, MA 02459-3208
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                                                                                                                                                                                      Carlisle, PA 17013-0189
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                                 Toledo, OH 43614-1501
                             United REcovery Systems, Citibank South Dakota NA, P.O. Box 722929, Houston +Van Ru Credit Corp., ComEd, 11745 W. Bradley Road, Milwaukee, WI 53224-2531 +WORLD SAVINGS BANK FSB, ATTN BANKRUPTCY DEPARTMENT, 4101 WISEMAN BLVD,
11672754
                                                                                                                                                                                               Houston, TX 77272-2929
11672756
                           ++WORLD SAVINGS BANK FSB,
                                 SAN ANTONIO TX 78251-4201
                             (address filed with court: World Savings, P.O. Box 6 +WORLD SAVINGS BANK FSB, ATTN BANKRUPTCY DEPARTMENT,
                                                                                                                           P.O. Box 659558, San Antonio
DEPARTMENT, 4101 WISEMAN BLVD,
                                                                                                                                                                        San Antonio, TX 78265-9558)
11672761
                           ++WORLD SAVINGS BANK FSB,
                                 SAN ANTONIO TX 78251-4201
                            (address filed with court: World Savings, P.O. Box 659568, San Antonio, TX 78265-9568)
+Waste Management Commercial, 2421 W. Peoria Avenue, Suite 210, Phoenixt AZ 85029-4770
+Waste Management Commercial, 2421 W. Peoria, Phoenix, AZ 85029-4944
+Waste Management RMS, 4836 Brecksville Road, P.O. Box 523, Richfield, OH 44286-0523
+Watkins Motor Lines RMS, 4836 Brecksville Road, P.O. Box 523, Richfield, OH 44286-0523
Yellow Pages, P.O. Box 60007, Anaheim, CA 92812-6007
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 11672762
                                                                                                                           Chicago, IL 60673-0001
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                             +Yellow Transportation,
                                                                                   P.O. Box 73149,
The following entities were served by electronic transmission on Sep 24, 2008. 11672732 E-mail/PDF: gecsedi@recoverycorp.com Sep 24 2008 07:17:33 Ex
                                                                                                                                                                     Exxon Mobil Fleet,
                               P.O. Box 530988, Atlanta, GA 30353-0988
E-mail/Text: resurgentbknotifications@resurgent.com
11894610
                                 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
                                 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
                                                                                                                                                                                                         TOTAL: 2
                        ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                            +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive, Rockford, IL 61108-2579
atv*
                             +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive, Rockford, Il 61108-2579
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TOTALS: 0, * 2

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2008 Signat

Joseph Spertjins